

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method, comprising:

 ~~scanning, at a point of sale location, a check to obtain data from a MICR line of the check, the data including a one-way hash value;~~

 ~~obtaining, at the point of sale location, customer specific information that is not included on the check;~~

 ~~providing, from the point of sale location to a check verifier, the scanned data and the customer specific information;~~

 receiving, using a computing device of by the a check verifier, scanned check MICR line data, which includes a first one-way hash value, and non-check customer data from a point-of-sale location and a key from a source other than the point-of-sale location;

 computing, using the computing device of by the check verifier, a second one-way hash value based on a specific hash algorithm, the scanned check MICR line data from the MICR line, the customer data -specific information, and the key; and

 ~~determining~~ verifying, using the computing device of by the check verifier, [[if]]

 that the computed one-way first hash value is equivalent to the second hash value is the same as the one-way hash value obtained from the MICR line of the check.

2. (Currently Amended) The method according to claim 1, wherein the first one-way hash value ~~of the check~~ is generated ~~included~~ in an n-digit field at one end of the MICR line.

3. (Currently Amended) A system, comprising:

a receiver, wherein the receiver is programmed to ~~adapted to~~ receive information ~~provided thereto, the~~ information ~~including~~ representative of a MICR line that includes data representative of an ABA number of a bank and a customer account number; and

a check printer, wherein the check printer is programmed to ~~adapted to~~ print the information on the a check MICR line ~~based on the information provided from a bank, the information including an n-digit personal code that is not printed on the check and a key that is not printed on the check~~ and to print a p-bit hash value on the check MICR line based on the information, an n digit personal code, and a key ~~provided by the bank~~.

4. (Currently Amended) The system according to claim 3, wherein the check printer is adapted to print a check number on the check MICR line ~~further includes a value corresponding to a check number~~.

5. (Cancelled).

6. (Currently Amended) A tangible computer-readable medium having computer executable instructions stored thereon, the computer executable instructions comprising:

instructions to create a payor field on a face of a check;

instructions to create a payee field on the face of the check;

instructions to create a check amount field on the face of the check; and

instructions to create a MICR line on the face of the check, said MICR line including:

an n-digit ABA number;

an m-digit customer account number;

a p-digit check number; and

an r-digit one-way hash value, and

wherein the r-digit one-way hash value is computed by ~~executable instructions that execute a one-way hash algorithm that uses~~ using the ABA number, the customer account number, the check number, a c-digit personal identification code that is not included on the MICR line, and a key that is not included on the MICR line.

7. (Currently Amended) The tangible computer-readable medium according to claim 6, wherein the computer executable instructions further comprise instructions to print the r-digit one-way hash value at one end of the MICR line on the face of the check.

8. (Currently Amended) The tangible computer-readable medium according to claim 6, wherein:

said MICR line further includes a t-digit product code value that provides information regarding an account from which the check is to be drawn against, and

~~wherein~~ the r-digit one-way hash value is computed based in part on the t-digit product code.

9-11 (Cancelled)

12. (Currently Amended) ~~[[The]]~~ A check verification system ~~according to claim 10,~~
~~further~~ comprising:

a check verifier adapted to verify a ~~the~~ check based on,

_____ the information on the a MICR line, the MICR line including a first p-bit hash value, an ABA number of a bank, and a customer account number ~~provided to the check verifier by an entity desiring authentication of the check when presented for payment, along with the key provided to the check verifier, and~~

~~wherein the check verifier is further adapted to compute a second hash value for the check that is computed based on the information on the MICR line, and an n-digit personal code and a key received from an entity requesting verification along with information not on the MICR line that is separately provided to the check verifier by a bank,~~

wherein the verification is based on the first hash value being equivalent to the second hash value.

13. (Currently Amended) ~~[[The]]~~ A check verification system ~~according to claim 10,~~
~~further comprising:~~

a check verifier adapted to verify a ~~the~~ check based on

the information on the a MICR line, the MICR line including a first p-bit
hash value, an ABA value of a first bank, and a customer account number
~~provided to the check verifier by an entity desiring authentication of the check~~
~~when presented for payment, along with the key provided to the check verifier,~~
and

~~wherein the check verifier is further adapted to compute a~~ second hash
value for the check that is computed based on the information on the MICR line, and an
n-digit personal code and a key received from a second bank requesting verification
~~along with information not on the MICR line that is separately provided to the check~~
~~verifier by the entity desiring authentication of the check presented for payment~~

wherein the verification is based on the first hash value being equivalent to the
second hash value.

14. (Cancelled)

15-47 (Cancelled)

48. (Previously Presented) A system comprising:

means for receiving information that includes an ABA number of a bank, a
customer account number, an n-digit personal code, and a key;

means for generating a p-bit hash value based on the information; and

means for printing the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.

49. (Previously Presented) A system, comprising:

a receiver configured to receive information comprising an ABA number of a bank, a customer account number, an n-digit personal code, and a key;

a p-bit hash value processor generating a p-bit hash value based on the information; and

a check printer coupled to the processor and configured to print the ABA number, the customer account number, and the p-bit hash value on a MICR line of a check.